

RUPESH BHUJBAL

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Summary

Customer-centered banking professional with a diverse financial service career in Tractor loan, commercial vehicle loan, Car Loan, Term loan, SHG Funding, FPO Funding, channel development loan, composite finance and project management.

Highlights

- Background in tractor loan, CV loan, Term Loan, Project management, MSME & Retail & channel funding.
- Introduce customized finance schemes
- Relationship Management.
- Competitor analysis
- Data management
- Relationship Building with retail finance institution
- Collections proficiency
- Revenue & Profit maximization
- Budget forecasting
- Ensure dealer partners finance through authorized finance partners
- Brand development

Accomplishment Lead in to the launch of 3 products that optimize profitability by 20%.

Experience

Mahindra EPC Irrigation Ltd. (A Mahindra Group Company) Nasik, MH

Relationship Manager- Retail & Channel Finance**(Pan India)**

September 2016

To

Current

- End to End managing the portfolio of New Business right from the login till the disbursement
- Expanding and converting the key customer, new customer, Contractors & from our database
- Increase penetration in rural areas with product specific marketing campaigns and field activities
- Monitor over the retail development across the territories of dealer
- Ensure dealerships have dedicated teams for retail finance. Building team and training them
- Liaise with senior officials of Banks and NBFC's and build relationships at regional and branch level
- Work closely with dealership managers, retail finance executives and monitor proposal movements
- Reduce turnaround time from enquiry to retail and create competitive advantage in sales facilitation
- Activate customized finance schemes for having a competitive

advantage in the region

- Strategic Planning with sales team for sales and processes
- Gathering information on customer and market, competitive intelligence and follow-up opportunities
- Strong relation-ship with our existing customer till the maturity of his contract
- Giving a new initiative plan regarding market strategic and competitive prospect
- Monitoring the Monthly Performance of the Business
- Generating important MIS which are directly related for business decisions

Netafim Agricultural Financing Agency Pvt. Ltd.

Pune, Maharashtra

Assistant Manager

(Western Maharashtra)

September 2013

To

September 2016

- Taking care of Drip Irrigation Loan, Term Loan, Composite finance to farmers and channel funding for channel partners in the region.
- Handle a team of 10 personal and 6 districts that is Pune, Sangli, Satara, Kolhapur, Solapur and Ahemadnagar.
- Created and executed marketing/PR campaigns, including new product introductions and existing product development.
- Worked closely with Netafim Companies executives to identify new business opportunities and routinely participated in the sales process.
- Communicated with customers, employees and other individuals to answer questions and explain information.
- Increased monthly sales by 10% by implementing strategies to develop and expand existing customer base.
- Generated new accounts by implementing effective networking and content marketing strategies.
- Managed budget forecasting, goal setting and performance reporting for all accounts.
- Identified strategic partnerships and gathered market information to gain a competitive advantage.
- Delivered performance updates, Monthly Negotiated rates to cut costs and benefit corporate partnerships.
- Contacted new and existing customers to discuss how specific products could meet their needs.
- Generated business development awareness by implementing in-depth sales and marketing training programs.
- Business reviews and planning meetings.

ICICI Bank

Vadodara, Gujarat

Development Officer

Vadodara

November 2012

To

August 2013

- Taking care of tractor loan portfolio.
- Created and executed short and long-term customized comprehensive financial strategies to reach company goals.
- Performed daily maintenance of the loan applicant database.
- Educated customers on the variety of loan products and available credit options.
- Effectively managed more than 20 client relationships

L & T Finance

Pune, Maharashtra

Officer

Pune

August 2011

To

October 2012

- Maintained friendly and professional customer interactions.
- Created strategies to develop and expand existing customer sales, which resulted in a 10% increase in annual sales.
- Developed and maintained relationships with local Tractors, commercial vehicle dealers and distributors in district.
- Reviewed and edited loan agreements to ensure accuracy.
- Developed prospects for new loans by conducting 30 cold calls weekly.
- Submitted loan applications to the underwriter for verification and recommendations.
- Originated, reviewed, processed, closed and administered customer loan proposals.

Education

2011

PDEA's A G Awate College of Engineering

Pune, Maharashtra

MBA: Marketing

2009

Balasaheb Jadhav College

Pune, Maharashtra

Bachelor of Science: Chemistry

Award

Top Sales Performer, Regional Area, 2013

Won award 2 years continuously for year 2014 & 2015 for New Product development.

More than 6 month achieved employee of the month trophy.

Certification

MSCIT,

Advance Excel Course,

Macros Course.

